



**GET A 4.99% FIXED FHA
RATE AT HILLCREST**

HILLCRESTCALIFORNIA.COM

Own New. Live Near the Coast.

NEW 3 BEDROOM HOMES | STARTING AT \$849,000 | JUST MINUTES TO THE COAST

4.99%

FHA RATE*

30-YEAR FIXED 5.87% APR

\$5,000

**ESTIMATED PAYMENT
PER MONTH***

PRINCIPAL, INTEREST
& FHA MIP ONLY

\$30,660

3.5% DOWN

EST. DOWN PAYMENT*

HILLCREST SELLER CREDIT MAY BE USED TO BUY DOWN YOUR RATE OR HELP COVER CLOSING COSTS.



**OPEN HOUSES EVERY SATURDAY & SUNDAY
PRIVATE TOURS AVAILABLE BY APPOINTMENT**

MEGAN LYNG
SALES AGENT
(831) 345-0503
DRE 01421921

PAUL BURROWES
SALES AGENT
(831) 295-25130
DRE 0195636



- ✓ **SEE THE HOMES.**
- ✓ **EXPLORE THE COMMUNITY.**
- ✓ **GET PRE-QUALIFIED.**

neighborhood  loans®

ALFONSO DELGADOILLO

LOAN OFFICER
(619) 843-62774
NMLS 198202
ADELGADILLO@NEIGHBORHOODLOANS.COM





Get a 4.99% Fixed FHA Rate

A permanent seller-paid rate buydown that may put your financing well below prevailing market rates.

Your opportunity

- ✓ **4.99% 30-YEAR FIXED FHA RATE***
A stable rate for the full loan term—not a temporary introductory payment
- ✓ **FROM ABOUT \$5,000/MO P&I + FHA MIP***
Ask for a personalized estimate, including taxes, insurance, and HOA, if applicable
- ✓ **\$30,660 DOWN ON A \$849,000 HOME***
3.5% FHA down payment, subject to loan approval
- ✓ **UP TO \$52,560 SELLER CREDIT***
May be used toward eligible closing costs, prepaids, discount points, and/or the permanent rate buydown

Why Hillcrest now?

With a seller-funded permanent rate buydown, eligible buyers may secure a 4.99% fixed FHA rate instead of financing at prevailing market pricing. Schedule a tour and ask the lender what this could mean for your monthly payment.

Tour Hillcrest & request your personalized payment estimate today.

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Advertisement. Homes starting at \$849,000. Illustrative FHA example based on an \$876,000 purchase price with 3.5% down (\$30,660). A 4.99% interest rate (5.87% APR) reflects a Hillcrest seller credit applied toward a permanent rate buydown and is based on lender pricing as of August 2026; rates and terms are subject to change and borrower qualification. Estimated payment of approximately \$5,000/month includes principal, interest, and FHA mortgage insurance only and excludes property taxes, homeowners insurance, HOA dues, and other costs; actual payment will be higher. Seller credit of up to 6% may be applied toward allowable closing costs, prepaid expenses, discount points and/or a rate buydown, subject to FHA guidelines, and may not be used toward the down payment. Pricing, floor plans, incentives, and availability are subject to change. Financing offered by Alfonso Delgadillo, Neighborhood Loans, NMLS# 198202; Company NMLS# 222982. Buyers may use the lender of their choice. All loans subject to underwriting and credit approval. Not a commitment to lend or rate lock. Real estate brokerage services provided by Megan Lyng Real Estate, CA DRE# 01421921. Equal Housing Opportunity / Equal Housing Lender. © 2026 LANDCO NEXA Development.

